WHAT IS CLAIMED IS:

1        1.     A method for operating a consumable investment system, comprising:

2             depositing value as principal corresponding to a consumed item; and

3             accruing earned value based on the principal and a rate.

1        2.     The method of claim 1, further comprising:

2             maintaining an account for a consumer that consumed the consumed item;

3    and

4             permitting withdrawal of the earned value based on terms of an agreement

5    for the account.

1        3.     The method of claim 2, maintaining an account comprising:

2             updating the principal based on one or more deposits of consumed items;

3    and

4             generating a balance of accrued earned value on a schedule based on the

5    agreement.

1        4.     The method of claim 2, the account comprising one or more of:

2             a savings consumable account;

3             a certificate of consumable deposit; and

4             a mutual consumable fund.

1        5.     The method of claim 2, updating the principal comprising one or more of:

2             incrementing the principal if a deposit is positive; or

3             decrementing the principal if the deposit is negative.

1        6.     The method of claim 1, further comprising:

2             receiving information from one or more suppliers; and

3             updating consumer accounts based on the received information.

1        7.     The method of claim 6, the information comprising one or more of:

2             one or more new rates to replace rates for one or more consumer accounts;

3             one or more new consumer accounts;

4             one or more new maturation dates to replace current maturation dates; and

5             one or more principals updates to increment or decrement current

6    principals; and

7       one or more earned values to increment or decrement current earned

8   values.

1       8.      The method of claim 1, further comprising:

2       receiving information from one or more consumers; and

3       changing information of one or more accounts based on the received

4   information.

1       9.      The method of claim 8, updating consumer accounts comprising one or

2   more of:

3       transferring principal from a consumer account to another consumer

4   account;

5       withdrawing earned value from a consumer account;

6       depositing addition value to a consumer account; and

7       changing parameters of a consumer account.

1       10.     The method of claim 1, the principal comprising one or a combination of

2   two or more of:

3       value corresponding to consumed items;

4       a number of times purchases were made;

5       a number of times a supplier was visited;

6       a value for consumed items based on a table of values corresponding to

7   items; and

8       a value corresponding to an amount spent during a period of time.

1       11.     A consumable investment system, comprising:

2       a memory; and

3       a controller coupled to the memory, the controller storing in the memory a

4   value as principal corresponding to a consumed item, and storing an earned value in the

5   memory based on the principal and a rate.

1       12.     The system of claim 11, further comprising:

2       a consumer interface, the controller coupled to the consumer interface

3   maintaining an account for a consumer that consumed the consumed item, and permitting

4   withdrawal of the earned value based on terms of an agreement for the account.

1    13.    The system of claim 12, wherein the controller updates the principal based
2    on one or more deposits of consumed items, and generates a balance of accrued earned
3    value on a schedule based on the agreement.

1    14.    The system of claim 12, wherein the account comprises one or more of:
2            a savings consumable account;
3            a certificate of consumable deposit; and
4            a mutual consumable fund.

1    15.    The system of claim 12, wherein the controller updates the principal by
2    one or more of:
3            incrementing the principal if a deposit is positive; or
4            decrementing the principal if the deposit is negative.

1    16.    The system of claim 11, further comprising:
2            a supplier interface coupled to the controller, the controller receiving
3    information from one or more suppliers through the supplier interface and updating
4    consumer accounts based on the received information.

1    17.    The system of claim 16, wherein the information comprises one or more
2    of:
3            one or more new rates to replace rates for one or more consumer accounts;
4            one or more new consumer accounts;
5            one or more new maturation dates to replace current maturation dates; and
6            one or more principals updates to increment or decrement current
7    principals; and
8            one or more earned values to increment or decrement current earned
9    values.

1    18.    The system of claim 11, wherein the controller receives information from
2    one or more consumers through the consumer interface and changes information of one or
3    more accounts based on the received information.

1    19.    The system of claim 18, wherein the controller updates consumer accounts
2    by one or more of:
3            transferring principal from a consumer account to another consumer
4    account;

5            withdrawing earned value from a consumer account;

6            depositing addition value to a consumer account; and

7            changing parameters of a consumer account.

1        20.    The system of claim 11, wherein the principal comprises one or a

2    combination of two or more of:

3            value corresponding to consumed items;

4            a number of times purchases were made;

5            a number of times a supplier was visited;

6            value for consumed items based on a table of values corresponding to

7    items; and

8            value corresponding to an amount spent during a period of time.